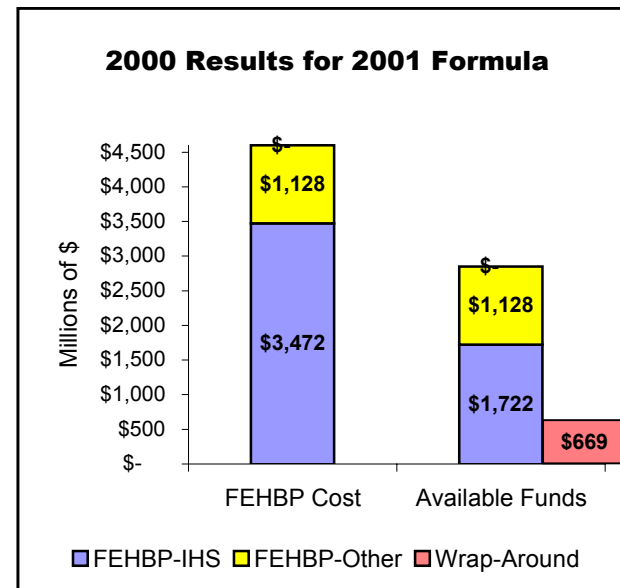
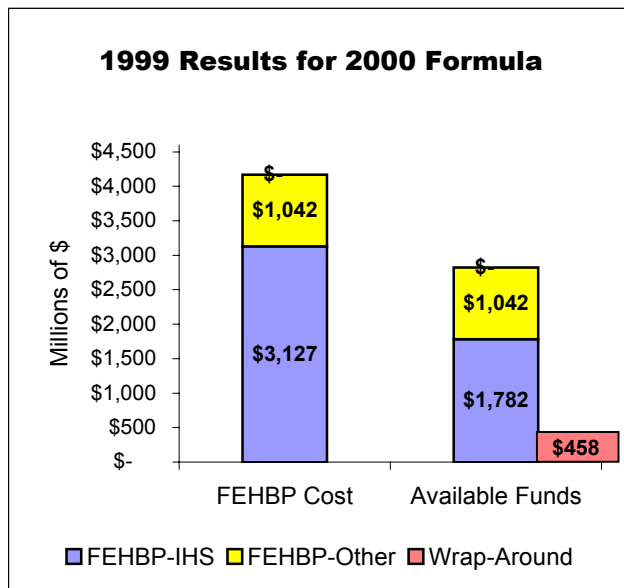
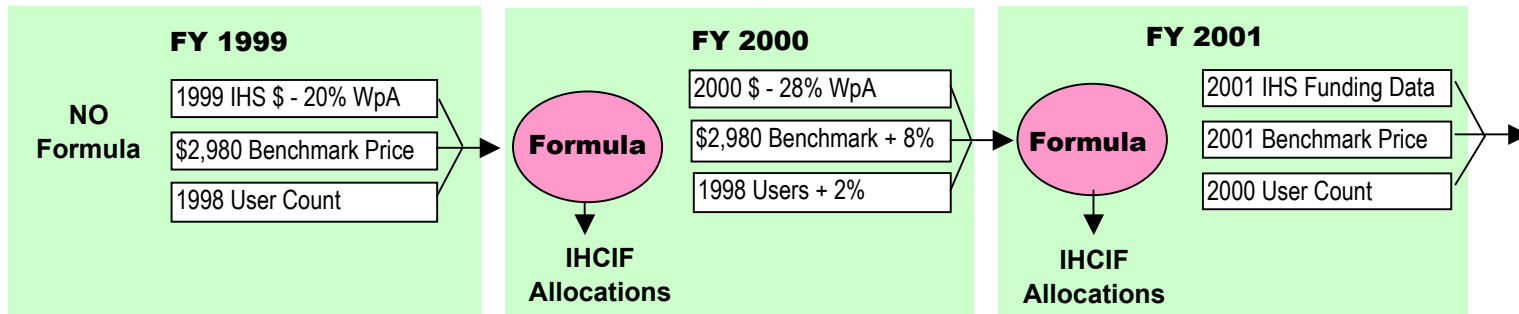


FDI Graphic A

Modest Changes to the Methodology in 2001



Changes to the Methodology

1. Premium rates for the benchmark plan increased 8%. + \$275 million costs
2. 28,000 users from Non-CHSDA areas were counted for the first time (2%). + 70 million costs
3. 28% (\$211 million more) of IHS funds were counted as "wrap-around" instead of for personal health care.